

PATENT CLAIMS

1. A method for performing a payment transaction between a customer, a sales location and a payment operator, where the customer is equipped with a mobile communication unit, where the sales location is equipped with a payment terminal and where the payment operator is equipped with an operator system which is connected to a network which can communicate with the customer's mobile communication unit, which method comprises the following steps:
- a communication connection is established between the mobile communication unit and the payment terminal,
 - the payment terminal transfers data comprising information concerning the transaction via the communication connection to the mobile communication unit,
- characterized in that
- the mobile communication unit transfers data comprising information concerning the transaction via the network to the operator system, and
 - the operator system registers data comprising information concerning the transaction for subsequent charging, invoicing or other settlement,
- wherein the data which are transferred via the communication connection from the payment terminal to the mobile communication unit and the data which are transferred via the network from the mobile communication unit to the operator system comprise data identifying the sales location and data representing the amount which has to be paid, and
- wherein the data identifying the sales location are received in advance by the payment terminal, the data having been broadcast through a local radio broadcasting system at the sales location.
2. A method according to claim 1, characterized in that it also comprises the following steps:
- the operator system transfers data comprising a confirmation that the said registration has been accomplished via the network to the mobile communication unit, whereupon the mobile communication unit may provide an indication that data comprising such a confirmation has been received, and
 - the mobile communication unit transfers data comprising a confirmation that the said registration has been accomplished via the communication connection to the payment terminal, whereupon the payment terminal may

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provide an indication that data comprising such a confirmation has been received.

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5 3. A method according to claims 1-2, characterized in that the mobile communication unit is a mobile telephone, and that the network is a telecommunication network which includes a mobile telephone network.

10 4. A method according to claims 1-3, characterized in that the communication connection between the mobile communication unit and the payment terminal is established by an electrical connection through a communication port in the mobile communication unit.

5. A method according to claims 1-3, characterized in that the communication connection between the mobile communication unit and the payment terminal is established by an optical connection, preferably infrared transfer.

15 6. A method according to claim 3, characterized in that the operator system also fetches information concerning the payment location by means of services in the mobile telephone network.

20 7. A system for performing a payment transaction between a customer, a sales location and a payment operator, comprising a mobile communication unit for the customer, a payment terminal for the sales location and an operator system connected to a network which can communicate with the mobile communication unit, characterized by

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25 - a communication connection between the mobile communication unit and the payment terminal, which comprises an electrical or optical communication port in the communication unit which is adapted to a corresponding communication port in the payment terminal, and

30 - receiver equipment in the payment terminal, arranged for receiving an identification for the sales location broadcast from a radio transmitter provided locally at or near the sales location, allowing information comprising said identification to be transferred to the mobile communication unit via the communication connection.

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wherein the data which are transferred via the communication connection from the payment terminal to the mobile communication unit and the data which are transferred via the network from the mobile communication unit to the operator system comprise data identifying the sales location and data representing the amount which has to be paid, and wherein the data identifying the sales location are received in advance by the payment terminal, the data having been broadcast through a local radio broadcasting system at the sales location.

8. A system according to claim 7,
10 characterized in that the mobile communication unit is a mobile telephone, and that the network comprises a mobile telephone network.

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